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Attorneys for Movant  
 Carvana, LLC, its successors and assigns

UNITED STATES BANKRUPTCY COURT  
 EASTERN DISTRICT OF CALIFORNIA – SACRAMENTO

In Re:	)	CASE NO.: 21-23295
	)	
Jose Guadalupe Naranjo,	)	DCN: GB-1
	)	
Debtor.	)	CHAPTER 7
	)	
	)	<b>DECLARATION IN SUPPORT OF</b>
	)	<b>MOTION FOR RELIEF FROM</b>
	)	<b>STAY</b>
	)	
	)	DATE: 12/15/2021
	)	TIME: 10:00 a.m.
	)	CTRM: 35, 6th, 501 I Street,
	)	Sacramento, CA
	)	
	)	Honorable Christopher M. Klein
	)	
	)	
	)	

I, Keisha Walker, declare:

1. I am employed as a Bankruptcy Manager with Carvana, LLC ("Movant") and am authorized to sign this affidavit on behalf of Movant.

1           2.       I am familiar with the manner and procedure by which the records of Movant  
2 are obtained, prepared, and maintained. Those records are obtained, prepared, and  
3 maintained by employees or agents of Movant in the performance of their regular business  
4 duties at or near the time, act, conditions, or events recorded thereon. The records are made  
5 either by persons with knowledge of the matters they record or from information obtained by  
6 person with such knowledge. It is my business practice to maintain these records in the  
7 regular course of business.

8           3.       Movant has been responsible for the handling of all matters relative to the  
9 underlying Contract prior to the filing of the within motion, including but not limited to  
10 processing of all payments received, crediting of received payments, adding all proper  
11 charges to the Contract, confirming the maintenance of insurance, communicating with and  
12 responding to the borrower on all matters relative to the Contract.

13           4.       I have personally reviewed Movant's records as they related to the Subject  
14 Contract obligation referred to herein, and as to the following facts, I know them to be true of  
15 own knowledge or I have gained knowledge of them from my review of Movant's business  
16 records. If called upon to testify, I could and would competently testify to the following under  
17 oath.

18           5.       The borrower, Jose Guadalupe Naranjo ("Borrower") executed a Contract in  
19 favor of Movant in the original principal amount of \$14,964.00 ("Contract"). Movant is an  
20 entity entitled to enforce the Contract. A true and correct copy of the Contract is attached as  
21 **Exhibit "1"** and is incorporated herein by reference for all purposes.

22           6.       The debt described by the Contract is secured by the 2017 Hyundai Velostar  
23 LT VIN #KMHTC6AD6HU308329 ("Vehicle") as evidenced by a Vehicle Certified of Title  
24 ("Title") naming Movant as the legal owner thereof. A copy of the Title is attached hereto as  
25 **Exhibit "2"** and is incorporated herein by reference for all purposes.

26           7.       Subsequent to the execution of the Contract and Title, Debtor has filed for  
27 protection under Chapter 7 of Title 11 of the United States Code on September 20, 2021.  
28


1           8.       As of October 15, 2021, the outstanding Obligations under the Contract total  
2 \$14,511.39.

3           9.       The current value of the Vehicle as of October 15, 2021 according to NADA is  
4 \$16,575.00. A true and correct copy of NADA's valuation is attached hereto as **Exhibit "3"**  
5 and is incorporated herein by reference for all purposes.

6           10.      As of October 15, 2021, the amount of delinquency owed to Movant was  
7 \$3,186.00 with the account due for the March 11, 2021 payment and the last payment having  
8 been received on April 2, 2021.

9           11.      On or about September 15, 2021, the debtor voluntarily surrendered the  
10 vehicle back to the Secured Creditor and the Secured Creditor has been in possession of the  
11 vehicle since prior to the bankruptcy case being filed.

12  
13           I declare under penalty of perjury under the laws of the United States of America that  
14 the foregoing is true and correct and executed this 02 day of 11, 2021 at  
15 9:55 am.

16  
17   
18 Declarant